

In re:
Kristy L. Santiago
Kristy L. Santiago
Debtors

Case No. 20-12877-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 02, 2022

User: admin
Form ID: 155

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2022:

Recip ID	Recipient Name and Address
db	+ Kristy L. Santiago, MAILING ADDRESS, 48 Appletree Drive, Levittown, PA 19055-1257
db	+ Kristy L. Santiago, 14 Daffodil Lane, Levittown, PA 19055-1702
14516820	+ ARS/Account Resolution Specialist, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
14516819	+ ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
14516817	+ Aes/pheaafm, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14516818	+ Aes/pheaafm, Pob 61047, Harrisburg, PA 17106-1047
14516842	+ Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
14585624	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14516845	+ SYNCB/Texaco, Po Box 6497, Sioux Falls, SD 57117-6497
14520433	+ WILMINGTON TRUST, NATIONAL ASSOCIATION, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
14516852	+ Wilmington Trust Company, C/O Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067-4488
14516853	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14516822	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 03 2022 09:30:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14516821	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 03 2022 09:30:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
14516824	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 03 2022 09:35:30	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14516823	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 03 2022 09:35:35	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14527028	Email/PDF: bncnotices@becket-lee.com	Feb 03 2022 09:35:31	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14516826	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 03 2022 09:35:31	Citibank/Shell Oil, Po Box 6497, Sioux Falls, SD 57117-6497
14516825	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 03 2022 09:35:34	Citibank/Shell Oil, Citicorp Srvs/ Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14516828	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 03 2022 09:30:00	Comenity Bank/Express, 4590 E Broad St, Columbus, OH 43213-1301
14516827	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 03 2022 09:30:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14516830	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 03 2022 09:30:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14516829	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 03 2022 09:30:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy,

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			Po Box 182125, Columbus, OH 43218-2125
14516831	+ Email/Text: bknotice@ercbpo.com	Feb 03 2022 09:31:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14516832	+ Email/Text: bknotice@ercbpo.com	Feb 03 2022 09:31:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14523418	Email/Text: ECMCBKNotices@ecmc.org	Feb 03 2022 09:30:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14516833	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Feb 03 2022 09:35:33	Exeter Finance Corp, Po Box 166008, Irving, TX 75016-6008
14516834	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Feb 03 2022 09:35:31	Exeter Finance Corp, Po Box 166097, Irving, TX 75016-6097
14517587	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 03 2022 09:35:30	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14528077	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 03 2022 09:35:35	Exeter Finance LLC c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14516835	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 03 2022 09:31:00	Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
14516836	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 03 2022 09:31:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14516838	+ Email/Text: Bankruptcy@ICSystem.com	Feb 03 2022 09:31:00	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
14516837	+ Email/Text: Bankruptcy@ICSystem.com	Feb 03 2022 09:31:00	IC Systems, Inc, Attention: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
14516839	Email/Text: jmerrill@inspirefcu.org	Feb 03 2022 09:31:00	Inspire Federal Credit, 2104 Bath Rd, Bristol, PA 19007
14516841	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 03 2022 09:30:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14516840	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 03 2022 09:30:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14563187	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 03 2022 09:35:33	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14521452	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 03 2022 09:35:35	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14516844	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2022 09:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14517521	Email/Text: bnc-quantum@quantum3group.com	Feb 03 2022 09:30:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14526864	Email/Text: bnc-quantum@quantum3group.com	Feb 03 2022 09:30:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14535975	+ Email/PDF: gecsed@recoverycorp.com	Feb 03 2022 09:35:31	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14516846	+ Email/PDF: gecsed@recoverycorp.com	Feb 03 2022 09:35:31	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
14516847	+ Email/PDF: gecsed@recoverycorp.com	Feb 03 2022 09:35:31	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14516848	+ Email/PDF: gecsed@recoverycorp.com	Feb 03 2022 09:35:35	Synchrony Bank/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469

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14516849	+ Email/PDF: gecsedl@recoverycorp.com	Feb 03 2022 09:35:35	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14516850	+ Email/PDF: gecsedl@recoverycorp.com	Feb 03 2022 09:35:30	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
14516851	Email/Text: bankruptcytn@wakeassoc.com	Feb 03 2022 09:30:00	Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909
14523962	+ Email/Text: RASEBN@raslg.com	Feb 03 2022 09:30:00	Wilmington Trust, National Association, C/O CHARLES GRIFFIN WOHLRAB, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Rd., Ste. 170, Duluth, GA 30097-8461
14523540	+ Email/Text: RASEBN@raslg.com	Feb 03 2022 09:30:00	Wilmington Trust, National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14516843	*+	Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
14525900	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2022 at the address(es) listed below:

Name	Email Address
CAMERON DEANE	on behalf of Debtor Kristy L. Santiago cdeane@ymalaw.com ykaecf@gmail.com,youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor Wilmington Trust National Association cwohrlab@raslg.com
PAUL H. YOUNG	on behalf of Debtor Kristy L. Santiago support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
REBECCA ANN SOLARZ	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Wilmington Trust National Association et al... bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

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REBECCA ANN SOLARZ

on behalf of Creditor Wilmington Trust National Association bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Kristy L. Santiago

Debtor(s)

Chapter: 13

Bankruptcy No: 20-12877-amc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this February 2, 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan
Judge ,
United States Bankruptcy Court